

## ABSTRACT

The invention is a method and system that allows a customer to receive rewards. The rewards will typically be in the form of coupons, points, or access to restricted material, such as a restricted web page, a restricted game, or a consumer good that is inoperable until it is rendered operable by the reward. The rewards are saved in electronic form on an instrument, such as a smart card or other medium capable of storing electronic data. The rewards can be earned based on the customer's purchases. The method includes: providing a customer with an instrument capable of storing data in electronic form for later retrieval; reading and updating data stored on the instrument, the data being available when the customer presents the instrument at a retail location, and the data creates a record of the customer's purchasing activity; determining, from the record of the customer's purchasing activity, whether the customer meets at least one preselected criterion for a reward; and enabling the customer to use the instrument to obtain a reward based on the customer's purchasing activity. The instrument can store electronic data that represents coupons or accumulated points, either of which the customer can redeem for value at a retailer or retailer's web site. The instrument may be a smart card or any three dimensional object. An optional central storage system may be provided that stores reward data that may be used to generate coupons, points exchangeable for access to restricted material, or access to restricted material.